

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHERYLA A. BACH

Debtor(s)

Ronda J. Winnecour

Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20766 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/01/2018 and confirmed on 5/11/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		124,153.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		124,153.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	5,562.05	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,062.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON Acct: 5604	0.00	0.00	0.00	0.00
	BANK OF NEW YORK MELLON Acct: 5604	14,539.60	14,539.60	0.00	14,539.60
	BANK OF NEW YORK MELLON Acct: 5604	0.00	67,577.14	0.00	67,577.14
	BANK OF NEW YORK MELLON Acct: 5604	0.00	0.00	0.00	0.00
					82,116.74

Priority					
	MICHAEL C EISEN ESQ Acct:	0.00	0.00	0.00	0.00
	CHERYL A. BACH Acct:	0.00	0.00	0.00	0.00
	M EISEN AND ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	MICHAEL C EISEN ESQ Acct:	3,500.00	3,500.00	0.00	0.00

*** NONE ***

Unsecured					
	CAPITAL ONE** Acct: 0349	0.00	0.00	0.00	0.00
	CAPITAL ONE** Acct:	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 5946	2,032.35	1,375.37	0.00	1,375.37
	QUANTUM3 GROUP LLC - AGENT COMENI Acct: 4372	1,852.14	1,253.42	0.00	1,253.42
	QUANTUM3 GROUP LLC AGNT - COMENI Acct: 8796	601.81	407.27	0.00	407.27
	LVNV FUNDING LLC, ASSIGNEE Acct: 8365	355.20	240.38	0.00	240.38
	ECMC(*)	40,394.95	27,336.88	0.00	27,336.88

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7854				
	CAPITAL ONE NA**	291.41	197.21	0.00	197.21
	Acct: 5885				
	UPMC PHYSICIAN SERVICES	276.00	186.78	0.00	186.78
	Acct: 7854				
	PORTFOLIO RECOVERY ASSOCIATES, LL	452.00	305.89	0.00	305.89
	Acct: 3807				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 6761				
	MIDLAND FUNDING LLC	2,469.21	1,671.01	0.00	1,671.01
	Acct: 8717				
	PYOD LLC - ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 7633				
	PA DEPARTMENT OF LABOR & INDUSTRY	0.00	0.00	0.00	0.00
	Acct: 7854				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					32,974.21

TOTAL PAID TO CREDITORS

115,090.95

TOTAL CLAIMED

PRIORITY 0.00

SECURED 14,539.60

UNSECURED 48,725.07

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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IN RE:

CHERYLA A. BACH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-20766 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Cheryl A. Bach
Debtor

Case No. 18-20766-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ Cheryl A. Bach, 5836 Shirley Drive, Bethel Park, PA 15102-3314
14783712	+ Nora C. Viggiano, Esq., KML Law Group PC, Ste 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15400297	+ Pennsylvania Dept. of Labor & Industry, Office of UC Benefits, Attn: UI Payment Services, PO Box 67503, Harrisburg, PA 17106-7503

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14783705	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
14783706	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:53	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14825861	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 00:03:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14783707	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 29 2023 23:54:00	Comenity Bank/HSN, PO Box 182120, Columbus, OH 43218-2120
14783708	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 29 2023 23:54:00	Comenity Bank/New York & Co., PO Box 182789, Columbus, OH 43218-2789
14783709	+ Email/PDF: creditonebknofications@resurgent.com	Mar 29 2023 23:52:37	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14783710	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	Educational Credit Management Corp, 111 Washington Ave S, Ste 1400, Minneapolis, MN 55401-6800
14811240	Email/Text: ECMCBKNotices@ecmc.org	Mar 29 2023 23:54:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14783711	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 29 2023 23:53:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14826404	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:41	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14827231	Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:28	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

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14826497	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 29 2023 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14825633	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2023 23:52:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14828079	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2023 23:52:28	PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14826201	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14826200	Email/Text: bnc-quantum@quantum3group.com	Mar 29 2023 23:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14830991	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 29 2023 23:53:00	The Bank of New York Mellon Trust Company, et al, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
14821574	^ MEBN	Mar 29 2023 23:47:45	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon Trust Company, N.A. FK
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon Trust Company N.A. FKA The Bank of New York Trust Company N.A. successor in interest to JPMorgan Chase Bank, N.A. as Trustee for the Residential Asset Mortgage Products, I bnicholas@kmlawgroup.com
Michael C. Eisen	on behalf of Debtor Cheryl A. Bach attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5